Case 08-13593 Doc 1 Filed 05/28/08 Entered 05/28/08 17:40:20 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 43

United States Bankruptcy Court Northern District of Illinois Eastern Division

Voluntary Petition

Name of Debtor	(if individual	I, enter Last, F	irst, Middle):			Nar	Name of Joint Debtor (Spouse) (Last, First, Middle)							
	R	obles,	Alber	to			Robles, Purlene							
All Other Names and trade names	used by the	e Debtor in the	last 8 years	(include ma	rried, maider	a All	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):							
Last four digits of (if more than one,	Soc. Sec. o , state all) *	or Individual-Ta	axpayer I.D.	(ITIN) No./Co	omplete EIN			r digits of Soc. than one, stat	11\ +	idual-Taxpaye	, ,	o./Complete EIN		
Street Address o	of Debtor (No	o. & Street, Cit	ty, and State):		Str	eet A	Address of Joir	nt Debtor (No.	& Street, City	, and State):			
228 A Elk	chorn (Court				_ 2	28	A Elkho	rn Cou	rt	_			
Bolingbro	ook IL			6	0440	∐ в	oli	ingbroo	k IL		L	60440		
County of Reside	ence or of th	ne Principal Pla	ace of Busin	ess:		Со	unty	of Residence	or of the Princ	cipal Place of	Business:			
		WI	LL							WILL				
Mailing Address	of Debtor (if	f different from	street addre	ess)		Ма	iling	Address of Jo	int Debtor (if o	different from s	street address):		
Location of Princ	cipal Assets	of Business D	ebtor (if diffe	rent from str	eet address	above):								
■ Individua	neck one box) Il (includes J	Joint Debtors)	l_	Nature of Bu (Check one Care Busine	box.)		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one bo ■ Chapter 7 □ Chapter 15 Petition for Recognition							
	oit D on page 2 tion (include	2 of this form s LLC & LLP)	define	e Asset Real ed in 11 U.S.0			_	napter 9 napter 11		of a Fore	eign Main Prod	ceeding		
☐ Partnersh	,	,	Railro				C h	apter 12		•	15 Petition for	•		
_	debtor is no	ot one of the		nodity Broker	-	⊢⊔	Chapter 13 of a Foreign Nonmain Proceeding Nature of Debts (Check one Box)							
	ntities, check e type of ent		I	ng Bank		_								
and state	s type of end	ity below.)	Debto organi United	Fax-Exempt heck box, if ap r is a tax-exe ization under d States Code nue Code).	plicable.) empt Title 26 of th	ne –	■ Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."							
		Filing Fee (C	neck one box)			Che	eck o	one box	Cha	apter 11 Debt	ors			
Filing Fee att	ached						Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)							
	ation for the	nstallments (ap court's consider in installments	deration certi	fying that the	debtor is	Che	Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affliates) are less than \$2,190,000.							
☐ Filing Fee wa attach signed	•	ted (applicable for the court's			• /	0	Acceptances of the plan were solicited prepetition from one of more classes							
Statistical/Adm								·		`	This space	is for court use only		
funds availab	ates that, af ole for distrib	fter any exempoution to unsec	t property is	excluded an			enses	s paid, there w	ill be no			,		
Estimated Numbe														
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001 25,000		25,001 50,000	50,001 100,000	Over 100,000				
Estimated Assets \$0 to \$50,000	\$50,001to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,0 to \$100 million	001	\$100,000,001 to \$500 million	\$500,000,001 to \$1billion	More than \$1 billion				
Estimated Liabiliti \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50		001	\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion				

PFG Record #

297511

Case 08-13593 Doc 1 Filed 05/28/08 Entered 05/28/08 17:40:20 Desc Main B1 (Official Form 1) (1/08) Document Page 2 of 43 **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) Robles, Alberto **Purlene Robles** All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Date Filed: Case Number: None District: Relationship: Judge: **Exhibit B** Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11, United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Justin R. Storer Justin R. Storer Dated: 05/28/2008 **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Nο **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

П

possession was entered, and

period after the filing of the petition.

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Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Robles, Alberto Purlene Robles

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Alberto Robles

Alberto Robles

Dated: 05/10/2008

/s/ Purlene Robles

Purlene Robles

Dated: 05/10/2008

Signature of Attorney

/s/ Justin R. Storer

Signature of Attorney for Debtor(s)

Justin R. Storer

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 05/28/2008

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

<< Sign & Date on Those Lines

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



^{*} In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

Document Page 4 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberto Robles and Purlene Robles, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

/s/ Alberto Robles Dated: 05/10/2008 Alberto Robles



Sign & Date Here

Document Page 5 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberto Robles and Purlene Robles, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Dated	1: 05/10/2008	Purlene Robles	Here
	DE /40/2000	/s/ Purlene Robles	Sign & Date
I certif	y under penalty of perjury	that the information provided above is true and correct.	
do	The United States trustee or es not apply in this district.	bankruptcy administrator has determined that the credit counseling requirement	ent of 11 U.S.C. § 109(h)
	Active military duty in a mili		
pa	articipate in a credit counseling brief	.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reing in person, by telephone, or through the Internet.);	asonable enort, to
of	realizing and making rational decisi	ons with respect to financial responsibilities.);	
by	a motion for determination by the c	a credit counseling briefing because of: [Check the applicable statement.] [Nourt.] J.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficience	
pr de pe	edit counseling briefing within the fi rovided the briefing, together with a eadline can be granted only for causeriod. Failure to fulfill these require	easons stated in your motion, it will send you an order approving your request rst 30 days after you file your bankruptcy case and promptly file a certificate fr copy of any debt management plan developed through the agency. Any extese and is limited to a maximum of 15 days. A motion for extension must be file ments may result in dismissal of your case. If the court is not satisfied with your a credit counseling briefing, your case may be dismissed.	om the agency that nsion of the 30-day ed within the 30-day
s	ays from the time I made my reque	edit counseling services from an approved agency but was unable to obtain the st, and the following exigent circumstances merit a temporary waiver of the cr [Must be accompanied by a motion for determination by the court.] [Summa	edit counseling requirement
р а	United States trustee or bankruptcy performing a related budget analysis	the filing of my bankruptcy case, I received a briefing from a credit counseling administrator that outlined the opportunties for available credit counseling and so, but I do not have a certificate from the agency describing the services provided to you and a copy of any debt repayment er your bankruptcy case is filed.	l assisted me in ded to me. You must file
— р	Inited States trustee or bankruptcy performing a related budget analysis	the filing of my bankruptcy case, I received a briefing from a credit counseling administrator that outlined the opportunties for available credit counseling and s, and I have a certificate from the agency describing the services provided to payment plan developed through the agency.	assisted me in

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberto Robles and Purlene Robles, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Justin R. Storer

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows: For legal services, Debtor(s) agrees to pay and I have agreed to accept Prior to the filing of this Statement, Debtor(s) has paid and I have received \$2,200

The Filing Fee has been paid.

Balance Due

\$(

2. The source of the compensation paid to me was:

Debtor(s)	Other: (specify
_ 0.0.0.(0)	

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.**

- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.
- **6.** By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 05/28/2008 /s/ Justin R. Storer

Attorney Name: Justin R. Storer
LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400
Chicago IL 60603
312.332.1800 (PH) 312.332.6354 (FAX)

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Bar No: 6293889

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In re

Alberto Robles and Purlene Robles, Debtors

Attorney for Debtor: Justin R. Storer

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
228 A Elkhorn Court Bolingbrook, IL 60440 (Debtor's Residence)	Fee Simple	J	\$ 160,000	\$ 163,500

Total Market Value of Real Property (Report also on Summary of Schedules)

\$160,000.00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberto Robles and Purlene Robles, Debtors

Attorney for Debtor: Justin R. Storer

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	V	1 V J C	Debtor's Property Deduc	t Value of Interest in y, Without ting Any d Claim or
01. Cash on Hand	X			_		
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		checking account with - West Suburban		Н	\$	100
03. Security Deposits with public utilities, telephone companies, landlords and others.	X					
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, stereo, dvd player, computer, sofa, dining set, bedroom set, bed and dresser, tables and chairs, small appliances, washer/dryer, microwave, bbq grill	I	Н	\$	1,600
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures		Н	\$	60
06. Wearing Apparel		Necessary wearing apparel.		н	\$	100
07. Furs and jewelry.		JB Robinson - Jewelry		J	\$	300
08. Firearms and sports, photographic, and other hobby equipment.	X					
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X					
10. Annuities. Itemize and name each issuer. PEG Record # 297511	X	 	rm !	Der	3 (10/05)	Page 1 of 3

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberto Robles and Purlene Robles, Debtors

SCH	ΙEC	OULE B - PERSONAL PROPERTY		
Type of Property	NONE	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X			
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X			
13. Stocks and interests in incorporated and unincorporated businesses.	X			
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable	X			
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.		Ducinoted fordered toy reports		\$ 1,200
22. Patents, copyrights and other intellectual property. Give particulars.	X	Projected federal tax rebate		Ψ 1,200
23. Licenses, franchises and other general intangibles.	X			
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X			
			arm Be	R (10/05) Page 2 of 3

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberto Robles and Purlene Robles, Debtors

SCHEDULE B - PERSONAL PROPERTY							
Type of Property	NONE	Description and Location of Property	H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or			
25. Autos, Truck, Trailers and other vehicles and accessories.							
		GMAC -2004 Chevrolet Avalanche w/60k miles	J	\$ 19,000			
		Citi Auto - 2002 Chevy Malibu ((Wife Surrendering Her Interest- Co-signed with son))	w	\$ 0			
26. Boats, motors and accessories.	X						
27. Aircraft and accessories.	X						
28. Office equipment, furnishings, and supplies.	X						
29. Machinery, fixtures, equipment, and supplie used in business.	X						
30. Inventory	X						
31. Animals	Х						
32. Crops-Growing or Harvested. Give particulars.	X						
33. Farming equipment and implements.	X						
34. Farm supplies, chemicals, and feed.	X						
35. Other personal property of any kind not already listed. Itemize.	X						
		Total (Report also on Summary of Schedules)		\$22,360			

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Alberto Robles and Purlene Robles, Debtors

SCHEDULE C - PROPERTY	CLA	AIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property			
228 A Elkhorn Court Bolingbrook, IL 60440 (Debtor's Residence)	735 ILCS 5/12-901	\$ 30,000	\$ 160,000
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
checking account with - West Suburban	735 ILCS 5/12-1001(b)	\$ 100	\$ 100
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, stereo, dvd player, computer, sofa, dining set, bedroom set, bed and dresser, tables and chairs, small appliances, washer/dryer, microwave, bbq grill	735 ILCS 5/12-1001(b)	\$ 1,600	\$ 1,600
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 60	\$ 60
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 100	\$ 100
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.			
Projected federal tax rebate	735 ILCS 5/12-1001(b)	\$ 1,200	\$ 1,200
25. Autos, Truck, Trailers and other vehicles and accessories.			
GMAC -2004 Chevrolet Avalanche w/60k miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 19,000
Citi Auto - 2002 Chevy Malibu ((Wife Surrendering Her Interest- Co-signed with son))	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 0

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In re

Alberto Robles and Purlene Robles, Debtors

Attorney for Debtor: Justin R. Storer

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors	hold	ing ι	nsecured claims to report on this Schedule D.					
Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	H W J C	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1 <u>Citi Auto</u> Bankruptcy Department 2208 Hwy. 121, Ste. 100 Bedford TX 76021 Acct No.: 105771	x	w	Dates: 2004 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 0 Intention: Surrender *Description: Citi Auto - 2002 Chevy Malibu ((Wife Surrendering Her Interest- Co-signed with son))				\$ 2,400	\$ 2,400
 Court Homes of Indian Oaks Con C/O Benford Brown & Asssoc. 400 N. Schmidt Rd., Ste. 206 Bolingbrook IL 60440 Acct No.: 08 LM 326 		J	Dates: 2007 Nature of Lien: Statutory Lien Market Value: \$ 160,000 Intention: *Description: 228 A Elkhorn Court Bolingbrook, IL 60440 (Debtor's Residence)				\$ 2,500	\$ 0
3 GMAC Bankruptcy Department PO Box 371068 Milwaukee WI 53237 Acct No.: 15490530		J	Dates: 2004 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 19,000 Intention: Reaffirm 524 (c) *Description: GMAC -2004 Chevrolet Avalanche w/60k miles				\$ 10,766	\$ 0
4 JB Robinson/Sterling, Inc. Attn: Bankruptcy Department P.O. Box 740425 Cincinnati OH 45274 Acct No.: 3022655292		J	Dates: 2001 Nature of Lien: Purchase Money Sec Int - PMSI Market Value: \$ 300 Intention: Reaff @ Fair Market Value *Description: JB Robinson - Jewelry				\$ 950	\$ 650

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberto Robles and Purlene Robles, Debtors

Attorney for Debtor: Justin R. Storer

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C H M	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
5 Wells Fargo Home Mortgage Bankruptcy Department PO Box 6429 Carol Stream IL 60197-6429 Acct No.: 708015217		J	Dates: 2006 Nature of Lien: Mortgage Market Value: \$ 160,000 Intention: Reaffirm 524 (c) *Description: 228 A Elkhorn Court Bolingbrook, IL 60440 (Debtor's Residence)				\$ 161,000	\$ 1,000

Total

\$ 177,616

\$ 4,050

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberto Robles and Purlene Robles, Debtors

Attorney for Debtor: Justin R. Storer

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

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In re

Alberto Robles and Purlene Robles / Debtors

Attorney for Debtor: Justin R. Storer

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1 American Express Bankruptcy Department PO Box 981537 El Paso TX 79998 Acct #: 349991278707		J	Dates: 2004 Reason: Credit Card or Credit Use				\$ 1,500

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Nationwide Credit Inc. Bankruptcy Department PO Box 740640 Atlanta GA 30374

2	Applied Card Bank Bankruptcy Department PO Box 17123 Wilmington DE 19850	W	Dates: Reason:	2006 Credit Card or Credit Use		\$ 1,000
	Acct #: 422709303601					

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberto Robles and Purlene Robles / Debtors

Attorney for Debtor: Justin R. Storer

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS Inliquidated Contingent **Date Claim Was Incurred and** Disputed Codebto Creditor's Name, Mailing Address Including **Amount of** w Consideration For Claim. **Zip Code and Account Number** Claim J If Claim is Subject to Setoff, So State (See Instructions Above) C **Arrow Financial Services** 3 J Dates: **Bankruptcy Department** Reason: Debt Owed \$ 450 5996 W. Touhy Ave. Niles IL 60714-4610 Acct #: 3893 **Bank of America** Dates: 2002 Attn: Bankruptcy Dept. Reason: Credit Card or Credit Use \$ 13,000 4060 Ogletown/Stanton Rd Newark DE 19714 Acct #: 480011599009 Bank of America/MBNA Dates: 2002 **Bankruptcy Department** Reason: Credit Card or Credit Use 11,800 PO Box 15726 Wilmington DE 19886 Acct #: 4319040013123264 Care Credit/GEMB Dates: 2007 **Bankruptcy Department** Reason: Credit Card or Credit Use \$ 2.700 Box 981439 El Paso TX 79998 Acct #: 601918038724 7 Carson Pirie Scott W Dates: 2000 **Bankruptcy Department** Reason: Credit Card or Credit Use 200 PO Box 17633 Baltimore MD 21297-1633 Acct #: 109299 Comcast Dates: 2005 **Bankruptcy Department** 200 Reason: Utility Bills/Cellular Service \$ PO Box 3002 Southeastern PA 19398 Acct #: XXX XX 7120 **Division Anesthetic** Dates: 2001 c/o A/R Concepts Inc. Reason: Medical/Dental Services 800 232 Dean St., Ste. 202 Saint Charles IL 60175 Acct #: 22

Record # 297511

Document UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberto Robles and Purlene Robles / Debtors

Attorney for Debtor: Justin R. Storer

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 unt of aim
10 Emergency Healthcare Physc. Bankruptcy Dept P.O. Box 8547 Philadelphia PA 19101 Acct #: 2435		W	Dates: 2005 Reason: Medical/Dental Services				\$ 210

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

NCO-Medclr **Bankruptcy Department** PO Box 8547 Philadelphia PA 19101

11 HSBC	Н	Dates:	2004
Bankruptcy Department		Reason:	Credit

PO Box 37281 Baltimore MD 21297

Acct #: 5466410017435279

t Card or Credit Use 3,100

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Blatt, Hasenmiller, Leibsker & Moore 125 S. Wacker Dr. Suite 400 Chicago IL 60606

12 HSBC Card Services

Bankruptcy Department PO Box 17051 Baltimore MD 21297

Acct #: 4663090005942132

Dates: 2006

Reason: Credit Card or Credit Use

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberto Robles and Purlene Robles / Debtors

Attorney for Debtor: Justin R. Storer

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
13 HSBC NV Bankruptcy Department PO Box 98706 Las Vegas NV 89193 Acct #: 548042002641		Н	Dates: 2001 Reason: Credit Card or Credit Use				\$ 8,600

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Tsys Total Debt Management Inc Bankruptcy Department PO Box 6700 Norcross GA 30091-6700

14 HSBC NV Bankruptcy Department 12447 SW 69th Ave. Tigard OR 97223 Acct #: 544045502791	J Dates: 2005 Reason: Credit Card or Credit Use	\$ 50
15 LVNV Funding LLC Bankruptcy Department PO Box 10584 Greenville SC 29603 Acct #: 302265	J Dates: Reason: Credit Card or Credit Use	\$ 1,000
16 LVNV Funding LLC Bankruptcy Department PO Box 10584 Greenville SC 29603 Acct #: 771425059958	J Dates: Reason: Credit Card or Credit Use	\$ 2,300

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberto Robles and Purlene Robles / Debtors

Attorney for Debtor: Justin R. Storer

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 unt of aim
17 Mcleod Usa A Paetec Co Attn: Bankruptcy Dept. 6400 C St. SW Cedar Rapids IA 52404		J	Dates: 2007 Reason: Debt Owed				\$ 100
Acct #: 329							

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

General Service Bureau Bankruptcy Department 8429 Blondo St. Omaha NE 68134

18 Medclear Inc. Bankruptcy Department 507 Prudential Rd. Horsham PA 19044 Acct #: 2435	J	Dates: Reason: Credit Card or Credit Use	\$ 250
19 Naperville Surgical Assoc. Bankruptcy Dept P.O. Box 64378 Saint Paul MN 55164 Acct #: 4238143694	Н	Dates: 2005 Reason: Medical/Dental Services	\$ 600

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

IC Systems Inc. Bankruptcy Department 444 Highway 96E Saint Paul MN 55127

20 Orchard Bank Attn: Bankruptcy Dept. 941 Corporate Center Dr. Pomona CA 91768-2642	J	Dates: 2005 Reason: Credit Card or Credit Use	\$ 500
Acct #: XXX XX 7120			



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In re

Alberto Robles and Purlene Robles / Debtors

Attorney for Debtor: Justin R. Storer

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 unt of aim
Physicians For Adults Internal Bankruptcy Dept 7627 W. Lake Street River Forest IL 60305 Acct #: 517896713615		Н	Dates: 2006 Reason: Medical/Dental Services				\$ 70

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Dependon Collection Service Bankruptcy Department 7627 W. Lake, Suite 210 River Forest IL 60305

22 Professional Health Assoc.

Bankruptcy Dept 120 Spalding Drive Naperville IL 60540

Acct #: 56553404

W Dates: 2004

Reason: Medical/Dental Services

\$ 230

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Nationwide Recovery Service Bankruptcy Dept 401A Pilot Ct Waukesha WI 53188

23 Provena St. Joseph Hospital

Attn: Bankruptcy Department 77 North Airlite Street Chicago IL 60123

Acct #: XXX XX 7120

H Dates: 2002

Reason: Medical/Dental Services

\$ 250

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

KCA Financial Services Bankruptcy Department 628 North St. Geneva IL 60134



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberto Robles and Purlene Robles / Debtors

Attorney for Debtor: Justin R. Storer

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
24 Sam's Club Bankruptcy Department PO Box 530942 Atlanta GA 30353 Acct #: 7714250599589157		Н	Dates: 2002 Reason: Credit Card or Credit Use				\$ 1,700
25 Surgical Practice, LTD Bankruptcy Dept 3601 Algonquin Road Rolling Meadows IL 60008 Acct #: 2398823460		w	Dates: 2006 Reason: Medical/Dental Services				\$ 260

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Northwest Collectors Bankruptcy Department 3601 Algonquin Rd., Ste. 500 Rolling Meadows IL 60008-3104

26 Therapy Providers of Illinois Attn: Bankruptcy Dept. 3847-49 W. 95th St. Evergreen Park IL 60805 Acct #: ROBL000002	J	Dates: 2006 Reason: Medical/Dental Services	\$ 1,700
27 Vinod Motiani Attn: Bankruptcy Dept. 404 W. Boughton Rd Bolingbrook IL 60440 Acct #: 22	J	Dates: 2002 Reason: Debt Owed	\$ 200

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

A/R Concepts, Inc. Bankruptcy Department 2320 Dean St. Ste 202 Saint Charles IL 60175

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 53,570.00



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In re

Alberto Robles and Purlene Robles, Debtors

Attorney for Debtor: Justin R. Storer

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

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In re

Alberto Robles and Purlene Robles, Debtors

Attorney for Debtor: Justin R. Storer

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no codebtors.

	Name and Address of CoDebtor	Name and Address of the Creditor
1	Willie Dean 228 A. Elk Horn Ct Bolingbrook, IL 60440	Citi Auto Bankruptcy Department 2208 Hwy. 121, Ste. 100 Bedford TX 76021
		Account No. 105771



UNITED STATES BARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberto Robles and Purlene Robles, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Justin R. Storer

if there is only one debtor repeat total reported on line 15.)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE		
Status: Married	,,,,		
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT	
Occupation:	Welder	Disabled	
Name of Employer:	Rex		
Years Employed	over 39 years		
Employer Address:	14 Meadow Ave		
City, State, Zip	Rockdale, IL 60436	,	

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
Monthly Gross Wages, Salary, and commissions	\$ 1,810.47	\$ 0.00
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 1,810.47	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 382.42	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union Dues	\$ 115.16	\$ 0.00
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 497.58	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 1,312.89	\$ 0.00
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 632.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income		
(Specify:) & & &	\$ 0.00	\$ 0.00
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 1,312.89	\$ 632.00
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 1,9	944.89

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

Record #: 297511 Form B6I (10/06) Page 1 of 1

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

UNITED STATESTBARKREFTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberto Robles and Purlene Robles, Debtors

Bankruptcy Docket #:

	SCHEDULE J - CURRENT E	EXPENSES OF	INDIVIDUA	L DEBTOR(S)
ра	Complete this schedule by estimating the average month yments made bi-weekly, quarterly, semi-annually, or annual		and the debtor's fami	ly at time case filed. P	rorate any
	Check box if joint petition is filed & debtor's spouse maintains	a separate household. Co	mplete a separate sch	edule of expenditures lab	eled "Spouse".
1.	Rent or home mortgage payment (include lot re	ented for mobile home	∋)		\$ 1,468.00
	a. Real Estate taxes included? [] Yes [x] No	b. Property ins	urance included?	[] Yes [x] No	•
2.	Utilities: a. Electricity and Heating Fuel				\$ 90.00
	b. Water, Sewer, Garbage				\$ -
	c. Cellphone, Internet				\$ -
	d. Other Home Phone and Cable	Television			\$ 70.00
3.	Home Maintenance (repairs and upkeep)				\$ 50.00
4.	Food				\$ 350.00
5.	Clothing				\$ 20.00
6.	Laundry and Dry Cleaning				\$ -
7.	Medical and Dental Expenses				\$ -
	Transportation (not including car payments) Ga		•	pair, Bus/Train	\$ 12.00
	Recreation, Clubs and Entertainment, Newspar	pers, Magazines, etc.			\$ 10.00
	Charitable Contributions	d in the case are safety as a second			<u>\$ -</u>
11.	Insurance (not deducted from wages or include a. Homeowner's or Renter's	d in nome mortgage	payments)		\$ -
	b. Life				\$ -
	c. Health				\$ -
	d. Auto				\$ 300.00
	e. Other				\$-
12.	Taxes (not deducted from wages or included in	home mortgage pay	ments)		*
	(Specify) Federal or State Tax Repayments		•		\$ -
13.	Installment Payments: (In Chapter 11, 12, and			cluded in plan)	
	a. Auto	,	,	,	\$768.00
	b. Reaffirmation Payments				\$ -
	c. Other	\$-			\$ -
	Alimony, maintenance and support paid to othe				\$ -
	Payments for support of additional dependents	• •			\$ -
	Regular expenses from operation of business, I				\$ -
17.	Other: Haircuts, Hygiene,		Childcare & Babysitting	Pet Care:	
	\$70.00 \$10.00	\$0.00	\$ -	\$ -	\$80.00
18.	AVERAGE MONTHLY EXPENSES (Total lines 1- the Stastical of Summary of Certain Liabilities and Related		ary of Schedules and	if applicable, on	\$ 3,218.00
19.	Describe any increase/decrease in expenditure None	s anticipated to occu	r within the year t	ollowing the filing	this document:
20.	1	a. Average monthly ib. Average monthly oc. Monthly net incom	expenses from Li		\$ 1,944.89 \$ 3,218.00 \$(1,273.11)
		d. Total amount to be	` '	onthly	\$ -

Document Page 26 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberto Robles and Purlene Robles, Debtors

Attorney for Debtor: Justin R. Storer

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
	2008: \$1,810/month 2007: \$1,363 2006: \$40,9031	Employment	
X	Spouse		
	AMOUNT	SOURCE	_

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberto Robles and Purlene Robles, Debtors

Attorney for Debtor: Justin R. Storer

NONE X

02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	_
Spouse		
AMOUNT	SOURCE	
2008: \$632/month 2007: \$7,584 2006: \$7,998	Social Security	
03. PAYMENTS TO CREDITORS	 :	
Complete a. or b. as appropriate,	and c.	
services, and other debts to any c	reditor made within 90 days immed	MER DEBTS: List all payments on loans, installment purchases of goods of liately proceeding the commencement of this case if the aggregate not less than \$600.00. Indicate with an asterisk (*) any payments

NONE

NONE

b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Amount

Paid

that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Amount Name and Address Dates of Amount Paid or Value of of Creditor Payment/Transfers **Transfers** Still Owing

Dates of

Payments

Name and Address

of Creditor

Amount

Still Owing

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberto Robles and Purlene Robles, Debtors

Attorney for Debtor: Justin R. Storer

STATEMENT OF FINANCIAL AFFAIRS

NONE X

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor

Dates of Payments Amount Paid or Value of **Transfers**

Amount Still Owing

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF **PROCEEDING**

COURT OF AGENCY AND LOCATION

Will County Circuit Court,

12th Judicial District

STATUS OF DISPOSITION

Court Homes of Indian Oaks Condo Association v. **Alberto Robles and Purlene** Robles; 08 LM 326

HSBC Bank Nevada, N.A. v.

Alberto Robles; 08 SC 2719

Collection

Collection

Will County Circuit Court, 12th Judicial District

pending

pending

NONE X

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized

Date of Seizure Description and Value of Property

NONE

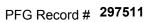
05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property





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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

STATEMENT OF FINANCIAL AFFAIRS

In re

NONE

X

NONE

Alberto Robles and Purlene Robles, Debtors

Attorney for Debtor: Justin R. Storer

D. ASSIGNIVIENTS AND REC	EIVERSHIPS:		
case. (Married debtors filing un	property for the benefit of creditors mad der chapter 12 or chapter 13 must inclu- uses are separated and a joint petition is	de any assignment by either or both s	•
Name and	Date	Terms of	
Address of	of	Assignment or	
Assignee	Assignment	Settlement	
List all property which has h	een in the hands of a custodian, receive	er, or court-appointed official within on er chapter 12 or chapter 13 must inclu	ide information concerning
preceding the commencement	ses whether or not a joint petition is filed	, unless the spouses are separated a	nd a joint petition is not filed.)
preceding the commencement	`	, unless the spouses are separated a Date	nd a joint petition is not filed.) Description
preceding the commencement property of either or both spous	ses whether or not a joint petition is filed	, ,	, ,

NONE X

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description Name and Address of Person Relationship Date and Value to Debtor, of Gift of Gift Organization If Any

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description of Circumstances and, Date Description and Value if Loss Was Covered in Whole or in of of Property Part by Insurance, Give Particulars Loss Case 08-13593 Doc 1 Filed 05/28/08 Entered 05/28/08 17:40:20 Desc Main Page 30 of 43 Document

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberto Robles and Purlene Robles, Debtors

Attorney for Debtor: Justin R. Storer

STATEMENT OF FINANCIAL AFFAIRS

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee

Date of Payment, Name of Payer if Other Than Debtor 2007 - 2008

Amount of Money or Description and Value of Property

Payment/Value:

2,200.00

Law Office of Peter Francis Geraci 55 E. Monroe Street #3400

Chicago, IL60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee

Date of Payment, Name of Payer if Other Than Debtor

2007

Amount of Money or description and Value of Property

\$50.00

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227

NONE X

10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor

Describe Property Transferred and Date Value Received

NONE

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or other Device

Date(s) of Transfer(s)

Amount and Date of Sale or Closing



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberto Robles and Purlene Robles, Debtors

Attorney for Debtor: Justin R. Storer

STATEMENT OF FINANCIAL AFFAIRS

NONE X

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution

Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing

12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

Name and Address of Bank or Other Depository

Names & Addresses of Those With Access to Box or depository

Description of Contents

Date of Transfer or Surrender, if Any

NONE X

13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff

NONE X

14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address of Owner

Description and Value of Property

Location of Property



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberto Robles and Purlene Robles, Debtors

Attorney for Debtor: Justin R. Storer

STATEMENT OF FINANCIAL AFFAIRS

NONE	Ξ
X	ı

15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

	Name	Dates of
Address	Used	Occupancy



16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

NONE

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

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In re

Alberto Robles and Purlene Robles, Debtors

	ess of every site for which the debtor proving the state of every site for which the notice was sent a	<u> </u>	f a release of Hazardous
Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
	istrative proceedings, including settlemen icate the name and address of the govern		
ending dates of all business partnership, sole proprietor, immediately preceding the o	Docket Number ND NAME OF BUSINESS al, list the names, addresses, taxpayer ide es in which the debtor was an officer, dire or was self-employed in a trade, professio ommencement of this case, or in which the tely preceding the commencement of this	ctor, partner, or managing executive on, or other activity either full- or part e debtor owned 5 percent or more o	of a corporation, partner in a -time within six (6) years
Governmental Unit 18 NATURE, LOCATION A a. If the debtor is an individe ending dates of all business partnership, sole proprietor, immediately preceding the owithin six (6) years immediately from the debtor is a partnership ending dates of all business.	Number ND NAME OF BUSINESS Ial, list the names, addresses, taxpayer idees in which the debtor was an officer, diree or was self-employed in a trade, profession ommencement of this case, or in which the	entification numbers, nature of the buctor, partner, or managing executive on, or other activity either full- or partie debtor owned 5 percent or more or case.	of a corporation, partner in a -time within six (6) years f the voting or equity securities inesses, and beginning and
Governmental Unit 18 NATURE, LOCATION A a. If the debtor is an individuending dates of all business partnership, sole proprietor, immediately preceding the owithin six (6) years immediately preceding dates of all business (6) years immediately preceding dates (6) years immediately preceding dates (6) years immediately preceding the dates (6) years immediately years (6) years immediately years (6) years	Number ND NAME OF BUSINESS al, list the names, addresses, taxpayer idees in which the debtor was an officer, dire or was self-employed in a trade, profession ommencement of this case, or in which the tely preceding the commencement of this, list the names, addresses, taxpayer identes in which the debtor was a partner or ow	Disposition entification numbers, nature of the bustor, partner, or managing executive on, or other activity either full- or partie debtor owned 5 percent or more ocase. tification numbers, nature of the busyned 5 percent or more of the voting tification numbers, nature of the bustification numbers, nature of the bus	of a corporation, partner in a time within six (6) years f the voting or equity securities inesses, and beginning and or equity securities, within six inesses, and beginning and
Governmental Unit 18 NATURE, LOCATION A a. If the debtor is an individuending dates of all business partnership, sole proprietor, immediately preceding the owithin six (6) years immediately preceding dates of all business (6) years immediately preceding dates (6) years immediately preceding the dates (6) years immediately years (6) years immediately years (6) years (6	Number ND NAME OF BUSINESS Ital, list the names, addresses, taxpayer idea in which the debtor was an officer, dire or was self-employed in a trade, profession ommencement of this case, or in which the tely preceding the commencement of this i, list the names, addresses, taxpayer idea in which the debtor was a partner or overling the commencement of this case. It is the names, addresses, taxpayer idea in which the debtor was a partner or overling the commencement of this case.	Disposition entification numbers, nature of the bustor, partner, or managing executive on, or other activity either full- or partie debtor owned 5 percent or more ocase. tification numbers, nature of the busyned 5 percent or more of the voting tification numbers, nature of the bustification numbers, nature of the bus	of a corporation, partner in a time within six (6) years f the voting or equity securities inesses, and beginning and or equity securities, within six inesses, and beginning and

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberto Robles and Purlene Robles, Debtors

Attorney for Debtor: Justin R. Storer

STATEMENT OF FINANCIAL AFFAIRS

has been, within six years imme executive, or owner of more tha	diately preceding the commencemen 5 percent of the voting or equity sec	a corporation or partnership and by any individual debtor who is a t of this case, any of the following: an officer, director, managing curities of a corporation; a partner, other than a limited partner, of a or other activity, either full- or part-time.
•	ceding the commencement of this ca	ement only if the debtor is or has been in business, as defined abse. A debtor who has not been in business within those six years
19. BOOKS, RECORDS AND F	FINANCIAL STATEMENTS:	
List all bookkeepers and accourt the keeping of books of account	` , , -	diately preceding the filing of this bankruptcy case kept or supervi
Name	Dates Services	
and Address	Rendered	
	who within two (2) years immediately	preceding the filing of this bankruptcy case have audited the boo
account and records, or prepare	d a financial statement of the debtor.	Dates Services
account and records, or prepare . Name 19c. List all firms or individuals w	d a financial statement of the debtor. Address	Dates Services Rendered t of this case were in possession of the books of account and rec
account and records, or prepare . Name 19c. List all firms or individuals w	Address who at the time of the commencemen	Dates Services Rendered t of this case were in possession of the books of account and rec
account and records, or prepare . Name 19c. List all firms or individuals voor the debtor. If any of the books . Name 19d. List all financial institutions	Address who at the time of the commencements of account and records are not available. Address	Dates Services Rendered t of this case were in possession of the books of account and recable, explain.
account and records, or prepare . Name 19c. List all firms or individuals voor the debtor. If any of the books . Name 19d. List all financial institutions	Address Address who at the time of the commencements of account and records are not available. Address	Dates Services Rendered t of this case were in possession of the books of account and recable, explain.

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In re

Alberto Robles and Purlene Robles, Debtors

	STATEMENT OF FIN	ANCIAL AFFAIRS	
20. INVENTORIES			
List the dates of the last to the dollar amount and bas	wo inventories taken of your property, the nam sis of each inventory.	e of the person who supervised the taki	ng of each inventory, ar
Date	Inventory	Dollar Amount of Inventory	
of		(specify cost, market of other	
Inventory	Supervisor	basis)	
b. List the name and addr	ess of the person having possession of the red	cords of each of the inventories reported	l in a., above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records		
	RS, OFFICERS, DIRECTORS AND SHAREHORS		
a. If the debtor is a partne	rship, list nature and percentage of interest of	each member of the partnership.	
a. If the debtor is a partne Name and Address 21b. If the debtor is a corp	rship, list nature and percentage of interest of Nature	each member of the partnership. Percentage of Interest ration; and each stockholder who direct	tly or indirectly owns,
a. If the debtor is a partne Name and Address 21b. If the debtor is a corp controls, or holds 5% or m Name and Address	Nature Oration, list all officers & directors of the corporare of the voting or equity securities of the corporare of the voting of the voting or equity securities of the corporare of the voting o	each member of the partnership. Percentage of Interest Pration; and each stockholder who direct poration. Nature and Percentage of Stock Ownership LDERS:	
a. If the debtor is a partne Name and Address 21b. If the debtor is a corp controls, or holds 5% or m Name and Address	Nature Oration, list all officers & directors of the corporate of the voting or equity securities of the corporate of the voting	each member of the partnership. Percentage of Interest Pration; and each stockholder who direct poration. Nature and Percentage of Stock Ownership LDERS:	

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In re

Alberto Robles and Purlene Robles, Debtors

	STATEMENT OF FIN	,, / II / III (V
22b. If the debtor is a corporatio immediately preceding the comment		ationship with the corporation terminated within one (1) year
Name and Address	Title	Date of Termination
23. WITHDRAWALS FROM A P	ARTNERSHIP OR DISTRIBUTION BY	A COPORATION:
	•	outions credited or given to an insider, including compensation in the ner perquisite during one year immediately preceding the
Name and Address of	Date and	Amount of Money or
Recipient, Relationship to Debtor	Purpose of Withdrawal	Description and value of Property
for tax purposes of which the de case. Name of	the name and federal taxpayer identification has been a member at any time with taxpayer	cation number of the parent corporation of any consolidated grou thin six (6) years immediately preceding the commencement of t
If the debtor is a corporation, list for tax purposes of which the de case. Name of Parent Corporation	the name and federal taxpayer identification btor has been a member at any time wi	
If the debtor is a corporation, list for tax purposes of which the decase. Name of Parent Corporation 25. PENSION FUNDS:	the name and federal taxpayer identification has been a member at any time with the following state of the followi	
If the debtor is a corporation, list for tax purposes of which the decase. Name of Parent Corporation 25. PENSION FUNDS: If the debtor is not an individual,	the name and federal taxpayer identification has been a member at any time with the following state of the followi	thin six (6) years immediately preceding the commencement of the c

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberto Robles and Purlene Robles, Debtors

Attorney for Debtor: Justin R. Storer

STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 05/10/2008 /s/ Alberto Robles X Date & Sign

Alberto Robles

Dated: 05/10/2008 /s/ Purlene Robles X Date & Sign

Purlene Robles

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Document Page 38 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberto Robles and Purlene Robles / Debtors

Attorney for Debtor: Justin R. Storer

STATEMENT OF INTENTION

- 1. Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
- 2. Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
- Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

Description of Property

Creditor's Name

Intention

PROPERTY TO BE RETAINED

GMAC -2004 Chevrolet Avalanche w/60k miles

GMAC

Reaffirm 524 (c)

Bankruptcy Department PO Box 371068 Milwaukee WI 53237

JB Robinson - Jewelry

JB Robinson/Sterling, Inc.

Reaff @ Fair Market Value

Attn: Bankruptcy Department P.O. Box 740425

P.O. Box 740425 Cincinnati OH 45274

228 A Elkhorn Court Bolingbrook, IL 60440 (Debtor's Wells Fargo Home Mortgage

Reaffirm 524 (c)

Residence)

Bankruptcy Department

PO Box 6429

Carol Stream IL 60197-6429

PROPERTY TO BE SURRENDERED

Citi Auto - 2002 Chevy Malibu ((Wife Surrendering Her Interest- Co-signed with son))

Citi Auto

Surrender

Bankruptcy Department 2208 Hwy. 121, Ste. 100 Bedford TX 76021

*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)

*722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 05/10/2008 /s/ Alberto Robles

Alberto Robles

X Date & Sign

Dated: 05/10/2008

/s/ Purlene Robles

X Date & Sign

Purlene Robles

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property:

Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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In re

Alberto Robles and Purlene Robles, Debtors

Attorney for Debtor: Justin R. Storer

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOUNTS SCHEDULED		
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$160,000	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$22,360	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$177,616	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$53,570	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$1,945
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$3,218
TOTALS			\$ 182,360 TOTAL ASSETS	\$ 231,186 TOTAL LIABILITIES	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Alberto Robles and Purlene Robles, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Justin R. Storer

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0

State the following:

Average Income (from Schedule I, Line 16)	\$ 1,944.89
Average Expenses (from Schedule J, Line 18)	\$ 3,218.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 3,561.75

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 4,050.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 53,570.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 57,620.00

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In re

Alberto Robles and Purlene Robles, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Justin R. Storer

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated:	05/10/2008	/s/ Alberto Robles	X Date & Sign
		Alberto Robles	
Dated:	05/10/2008	/s/ Purlene Robles	X Date & Sign
		Purlene Robles	

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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In re

Alberto Robles, and Purlene Robles / Debtors

Attorney for Debtor: Justin R. Storer

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 05/10/2008 /s/ Alberto Robles

Alberto Robles

X Date & Sign

Dated: 05/10/2008

297511

PFG Record #

/s/ Purlene Robles

Purlene Robles

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property:

Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Alberto Robles and Purlene Robles, Debtors

In re

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ Alberto Robles Sign & Date Dated: 05/10/2008 Here Alberto Robles /s/ Purlene Robles 05/10/2008 Sign & Date Dated: **Purlene Robles** Here /s/ Justin R. Storer 05/28/2008 Dated: Attorney: Justin R. Storer Bar No: 6293889

PFG Record # 297511